



FEDERAL BUREAU OF INVESTIGATION

Date of entry 09/27/2017

YANNICK MINANG, born in Cameroon 1992, of 800 West Street, Apt. 1417, Braintree, MA, (508) 203-0142, was interviewed at Panera Bread, Braintree, MA by prearranged appointment. After being advised of the identities of the interviewing agents, and the purpose of the interview, MINANG provided the following information:

MINANG came to the US from Cameroon approximately four years ago, and is a legal permanent resident. He is currently self-employed, and seeking information technology (IT) contract work. He was previously employed by GEODE CAPITAL MANGEMENT (GEODE), Boston, MA, as a software engineer for approximately six months. He left that job because GEODE did not have a liberal enough work-from-home policy. MINANG established MINANG INVESTMENTS, and has a ROBINHOOD investment account in that name, to facilitate stock trading. His personal bank account is with SANTANDER.

MINANG is currently starting his own business via AMAZON online, for which he does not yet have a name. He had posted numerous advertisements online, on various websites, in an effort to raise funding for his business. In addition, he established a separate telephone number using the TEXTME application, so that he would not have to provide his "real" number online. MINANG does not recall the number, but advised that it had a 617 area code. As a result, MINANG met people online who wanted to invest in his business. He advised that the phone he used with TEXTME broke, and he returned it to be replaced under warranty. The TEXTME communications and phone number went with the old phone, and MINANG does not use TEXTME on the new one.

In approximately July 2017, ALAIN (last name unknown) contacted MINANG via text message on TEXTME. He told MINANG that he was getting funds for a loan, and provided MINANG with instructions to establish an account with BANK OF AMERICA (BofA). MINANG was expecting a \$40,000 loan, however, he received approximately \$270,000 in the BofA account. ALAIN then contacted MINANG, and advised that too much money was sent in error. He gave MINANG instructions on how to handle the return of funds.

Per ALAIN's instructions, MINANG wired approximately \$150,000 to a foreign account. MINANG could not recall details. He was also instructed

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to withdraw a large amount in cash, which MINANG accomplished through several transactions, and deliver it to a man in Framingham, MA. At the time, MINANG was residing in Framingham with his mother. The man was not known to MINANG. He described the man as a white male with fair skin, in his early-30s, approximately 5'10" tall. He drove a mid-sized SUV, black or blue in color. ALAIN coordinated the meeting, which took place at STOP & SHOP supermarket, Route 9, Framingham, MA, where MINANG delivered the cash to the man. Initially, MINANG stated that he kept \$13,000 for himself, and subsequently corrected the amount to \$5000. When asked whether he thought any of this was unusual, MINANG advised that he was not concerned because the money was not his, and he was following the instructions of the person who sent it.

MINANG was advised of the importance of telling the truth to the interviewing agents, and that not telling the truth would lead to problems for him. He acknowledged understanding, and affirmed that he was telling the truth. He further stated that he just wants to help.

MINANG was advised that the funds sent to his account were the result of fraud, and that he was helping those conducting the fraud to launder the funds with his account. He was advised not to conduct any further such activity, and was told not to do anything with the remaining funds, to include withdrawal or transfer. MINANG acknowledged understanding. He was further advised that the interviewing agents would assist in determining the proper procedure, in conjunction with the appropriate banks, to return remaining funds to the victim(s).

MINANG was asked whether he was involved with, or aware of, any other similar transactions. He advised that his intermittent girlfriend, EUNICE OFFRE of Cambridge, MA, (857) 320-5178, was involved with a subsequent, similar transaction this summer. OFFRE is taking classes at Quincy College. She usually works at the Harvard Square STARBUCKS, Cambridge, MA, but also rotates to other locations.

OFFRE was trying to start an event planning business. At MINANG's suggestion, OFFRE sought funding for her business by posting advertisements online. Someone answered one of her ads, and provided more than \$100,000 to her. MINANG does not know any details regarding that transaction, but he believes the circumstances were similar to his. MINANG drove OFFRE to the bank in relation to this transaction, but did not go inside with her. She used some of the money, and gave some to him. OFFRE gave MINANG a check for \$45,000, which he deposited into his bank account. He then dispersed funds to her whenever she asked. MINANG still possesses approximately \$9000 of that money.

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MINANG was advised that these funds too were the result of fraud. He was again told not to do anything with the remaining funds, to include withdrawal or transfer, and was reminded that the interviewing agents would assist in determining the proper procedure to return remaining funds to the victim(s). MINANG again acknowledged understanding.

MINANG stated that no bank representatives ever told him that his banking activity was suspicious, or raised any questions with him. He has not checked his BofA account since his transaction.

MINANG resides with a friend, CARLSON CHO, (774) 999-9426. They were both living in Framingham, MA, although not together, and were looking for an apartment. They moved Braintree, MA in mid-August 2017. CHO is currently in the US Army Reserve, however MINANG is not sure of his specific duty. CHO was formerly employed at BofA. CHO does not know about MINANG's or OFFRE's transactions, and did not receive any money from those transactions. When asked again, MINANG advised that he was sure CHO did not get any money from those transactions.

Several times during the interview, the interviewing agents attempted to clarify with MINANG the amount of money he received from the transactions, without success. Ultimately, MINANG summarized that he still holds \$5000 from his transaction, and \$9000 from OFFRE's, for a total of approximately \$14,000 from both transactions.

At the conclusion of the interview, MINANG was advised that the transactions in which he was involved constitutes criminal activity. He should consider this a warning, and regardless of his knowledge prior to this, he is now on notice, and should conduct no further such transactions. He was further advised that if any other deposits are made into his account which appear suspicious, or for which he does not know the source or purpose, he should immediately contact the interviewing agents. He was reminded again not to do anything with the remaining funds, to include withdrawal or transfer, and the interviewing agents will assist him with appropriate handling.